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PTO/SB/21 (03-03)


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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/818,708	<b>RECEIVED</b>  JUL 25 2003  Technology Center 2100
	Filing Date	March 27, 2001	
	First Named Inventor	Richard Adelson	
	Art Unit	2171	
	Examiner Name	Cindy Nguyen	
Total Number of Pages in This Submission	18	Attorney Docket Number	Hartford-Adelson-1

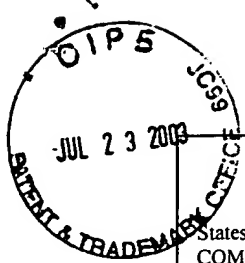
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Signature	 41780
Date	July 21, 2003

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Serial No. 09/818,708  
July 2003

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<b>In Re Patent Application</b>	:	<b>Group Art Unit: 2171</b>
Adelson	:	
<b>Serial Number: 09/818,708</b>	:	<b>Examiner: Nguyen, Cindy</b>
	:	
<b>Filed: March 27, 2001</b>	:	<b>Attn. Docket No.: Hartford-Adelson-1</b>
	:	
<b>Title: Method and System for an</b>	:	<b>Date: July 21, 2003</b>
<b>On-Line-Like Account Processing</b>	:	
<b>and Management</b>	:	

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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Sir:

Responsive to the Office Action mailed April 21, 2003, having a shortened statutory date of response set to expire on **July 21, 2003**, kindly enter the following timely filed response.

In accordance with the proposed rules regarding amendment practice to be adopted July 31, 2003, wherein the provisions of 37 CFR 1.121(a), (b), (c) and (d) are waived for amendments to the claims, specification and drawings, applicant submits amendments to the specification starting on page 2, amendments to the claims starting on page 3, amendments to the abstract starting on page 8 and remarks made in response to the examiner's rejection of the claims starting on page 9.

Applicant respectfully requests entry of this response.